

# EXHIBIT 1



## Our Business

### About PRA

#### Our Business

Core Asset Acquisitions  
 Bankruptcy Services  
 Government Services  
 Location Services  
 CCB  
 PRA UK  
 Management  
 Locations  
 PRA Timeline  
 Social Responsibility

PRA companies offer a broad range of debt purchase and business service solutions to a diversified base of financial institutions and government clients.

PRA's debt purchasing subsidiaries are among the leading debt buyers in the U.S. They purchase consumer and small business accounts that have been charged off from the books of major banks, retailers, credit unions, consumer and auto finance companies, telecommunications, utility providers, student loan lenders, and other businesses. They also purchase accounts that have established repayment commitments through bankruptcy court proceedings.

Our lines of business include:

**Core Asset Acquisitions:** Purchase of defaulted, consumer and small business accounts from the largest lenders in the U.S. To understand how Portfolio Recovery Associates, LLC helps consumers manage debt, visit the [Customers](#) section.

**Bankruptcy Services:** Purchase and servicing of bankrupt consumer debt.

**Government Services:** Fee and tax revenue administration, audit and revenue discovery/recovery services for local governments provided by our **MuniServices** and **RDS** companies.

**Location Services:** Vehicle location, skip-tracing and collateral recovery for auto lenders, insurance companies, law enforcement, and other clients.

**Claims Compensation Bureau:** Class action claims filing on behalf of institutional investors and non-securities clients.

**Portfolio Recovery Associates UK:** Contingent collection and purchase of defaulted consumer debt in the United Kingdom.

Portfolio Recovery Associates, Inc., 120 Corporate Boulevard, Norfolk, Virginia 23502, USA. (757) 519-9300.  
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Please note: The SCC website will be unavailable Thursday, June 12, from 6 p.m. until 10 p.m. for system maintenance. We apologize for the inconvenience and appreciate your patience.

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FAST. SIMPLE. SECURE.

**SCC eFile**  
**Business Entity Details**

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**PORTFOLIO RECOVERY ASSOCIATES, L.L.C.**

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**General**

SCC ID: T0136947  
Entity Type: Foreign Limited Liability Company  
Jurisdiction of Formation: DE  
Date of Formation/Registration: 4/1/1996  
Status: Active

**Select an action**

[File a registered agent change](#)  
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[File a principal office address change](#)  
[Pay annual registration fee](#)  
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[Submit a PDF for processing \(What can I submit?\)](#)  
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**Principal Office**

120 CORPORATE BLVD  
NORFOLK VA23502

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**Registered Agent/Registered Office**

CORPORATION SERVICE COMPANY  
BANK OF AMERICA CENTER, 16TH FLOOR  
1111 EAST MAIN STREET  
RICHMOND VA 23219  
RICHMOND CITY 216  
Status: Active  
Effective Date: 5/29/2013

Screen ID: e1000

Need additional information? Contact SCC at [scc@sccefile.com](mailto:scc@sccefile.com) or call 1-800-555-5555. We provide external links throughout our site.

PDF (.pdf) Reader

Excel (.xls) Viewer

PowerPoint (.ppt) Viewer

Word (.doc) Viewer

Build #: 1.0.0.18017

# EXHIBIT 2

2

PRA001-0408-463472084-09289-3289

REBECCA A BOONE,



Welcome to Portfolio Recovery Associates, LLC ("PRA, LLC")! We want to help you resolve this account, so call us at 1-800-772-1413 for low payment options. If paying off this debt is difficult for you please call anyway, because we have payment options for almost every budget.

Statement Date: April 8, 2014  
 Seller: CITIBANK N.A.  
 Merchant: SEARS  
 Original Creditor: CITIBANK N.A.  
 Creditor to Whom Debt is Owed: Portfolio Recovery Associates, LLC.  
 Account Number: [REDACTED] 0264

PRA, LLC purchased account 5121072029910264 on 03/28/2014. All future payments and correspondence for this account, including credit counseling service payments, should be directed to us.

**CALL TOLL FREE AT 1-800-772-1413**  
 to discuss payment arrangements

Mail all checks and payments to:  
 Portfolio Recovery Associates, LLC  
 P.O. Box 12914  
 Norfolk, VA 23541-1223

Pay us online at: [www.portfoliorecovery.com](http://www.portfoliorecovery.com)

Hours Of Operation (EST)  
 8 AM to 11 PM Mon.-Fri.  
 8 AM to 6 PM Sat.  
 2 PM to 9 PM Sun.

Email: [help@portfoliorecovery.com](mailto:help@portfoliorecovery.com)

### ACCOUNT DETAILS

CURRENT BALANCE	\$4,795.72
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Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice that you dispute the validity of this debt or any portion thereof, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request this office in writing within 30 days after receiving this notice, this office will provide you with the name and address of the original creditor if different from the current creditor.



**Portfolio Recovery Associates, LLC**

We're getting debt collection a good name.

**COMPANY ADDRESS:** Portfolio Recovery Associates, LLC, 120 Corporate Boulevard, Norfolk, VA 23502  
**DISPUTES CORRESPONDENCE ADDRESS:** Portfolio Recovery Associates, LLC Disputes Department, 140 Corporate Boulevard, Norfolk, VA 23502

**DISPUTES DEPARTMENT E-MAIL ADDRESS:** [PRA\\_Disputes@portfoliorecovery.com](mailto:PRA_Disputes@portfoliorecovery.com)

**DEBIT CARD TRANSACTION FEES:** Third party vendors may charge a transaction fee for processing payments made by debit card; however, Portfolio Recovery Associates, LLC does not charge or accept any fees. Please discuss this option with our staff if you have any questions.

**QUALITY SERVICE SPECIALISTS AVAILABLE Mon. - Fri. 8 AM to 5 PM (EST)**

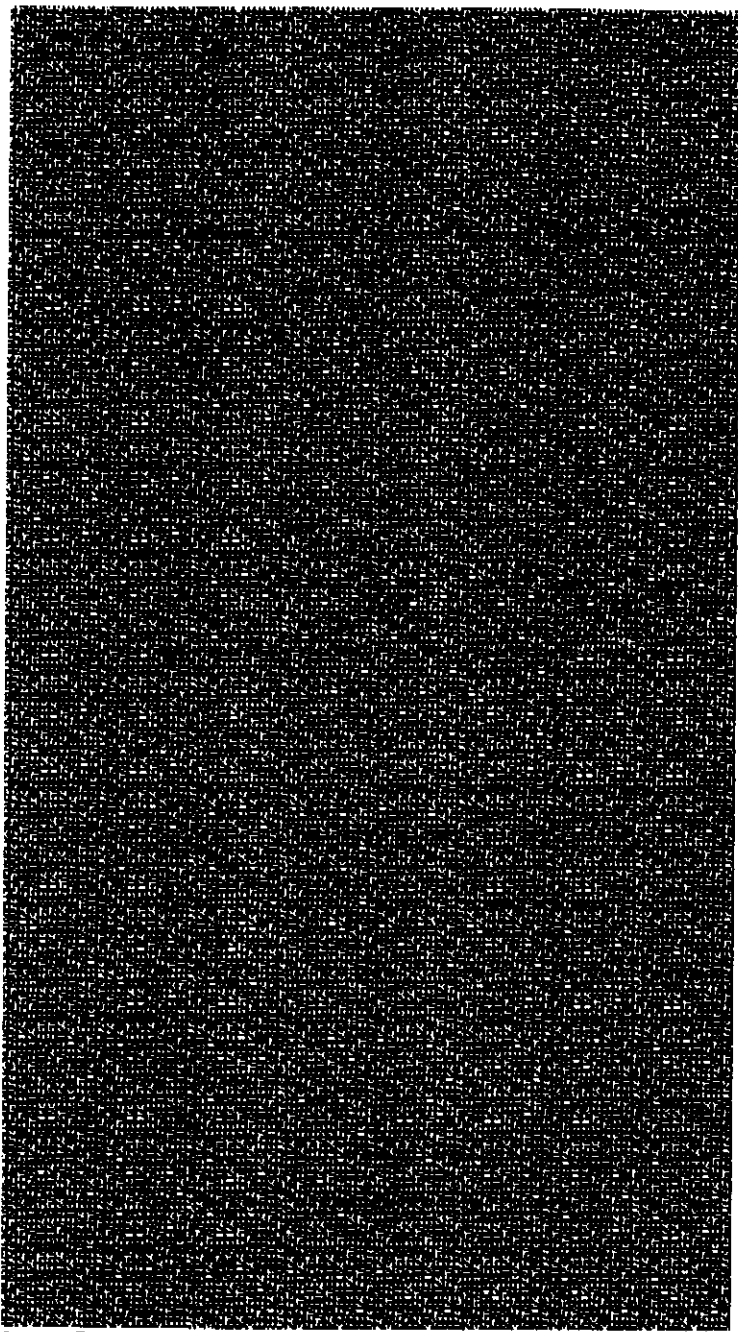
Not happy with the way you were treated? Our company strives to provide professional and courteous service to all our customers. Contact one of our staff to discuss issues related to our quality of service to you by phone at (866) 925-7109 or by e-mail at [qualityservice@portfoliorecovery.com](mailto:qualityservice@portfoliorecovery.com).

**PRIVACY NOTICE:** We collect certain personal information about you from the following sources: (a) Information we received from you; (b) Information about your transactions with our affiliates, others, or us; (c) Information we receive from consumer reporting agencies. We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law. We restrict access to nonpublic information about you to those employees and entities that need to know that information in order to collect your account. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

**This letter is from a debt collector and is an attempt to collect a debt.  
 Any information obtained will be used for that purpose.**

**NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION**

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REBECCA A BOONE  
8621 WILLIS RD  
YPSILANTI MI 48197-9714

BUHAIPI 48197

REBECCA A BOONE

REBECCA A BOONE

NOTICE: If this account is eligible to be reported to the credit reporting agencies by our company, we are required by law to notify you that a negative credit report reflecting on your credit records may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligation.